



An Independent Agent Representing Aflac

TO: CITY OF HELENA – NEW EMPLOYEE
FROM: LAMONA BERRY – (406) 256-4961, OFFICE/FAX
lamona_berry@us.aflac.com
RE: AFLAC SUPPLEMENTAL HEALTH BENEFITS

Greetings:

Congratulations on your position with the City of Helena! As a new employee you are now eligible for the AFLAC Supplemental Health plans available through the City of Helena benefit package – you know the “Duck” company!

The AFLAC products are supplemental plans, which means, that we do not coordinate with any other type of insurance that you have in place and you do not have to have the City major medical plan to have AFLAC. Supplemental also means that AFLAC will pay you CASH directly (except dental) for any benefits you qualify for. This will let you decide which bills are most important to pay at the time of receipt – your mortgage/rent, utilities, gas, food, etc. The plans are payroll deducted which allows you a better rate and most of the plans, except the disability and life products, are pre-taxable which will also save you tax dollars. All of the products are guaranteed renewable, which means you cannot be dropped for any reason other than lack of payment and they are also all voluntary – you decide which plans will be most valuable for you or your family in a time of need. Portability is one of the most popular aspects of the product. This means that if you should ever leave this employer or retire, any benefits you have with AFLAC can go with you at the same rate you received them through the City. No Cobra rates are involved – you can pay AFLAC directly for a lifetime – important if you have a pre-existing or family health history of concern when you leave your employer.

Please review the list of benefits available to you and then contact me to get you the additional information that you need (brochures/rates) to make an educated decision about the products. Email is probably the easiest way, as I may not be in my office for several days at a time – due to the nature of my business!

I look forward to hearing from you and remember AFLAC has you “under our wings”.

<input type="checkbox"/> Accident Indemnity Advantage	<input type="checkbox"/> Maximum Difference Cancer Indemnity
<input type="checkbox"/> Disability Income Protector	<input type="checkbox"/> Hospital Protection
<input type="checkbox"/> Personal Sickness Indemnity	<input type="checkbox"/> Specified Health Event
<input type="checkbox"/> Hospital Intensive Care	<input type="checkbox"/> Dental
<input type="checkbox"/> Life (whole, 10-20-30 yr. term)	<input type="checkbox"/> Vision
<input type="checkbox"/> Lump Sum Critical Illness	<input type="checkbox"/> Lump Sum Cancer

Thank you and have a great day,
LaMona Berry
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